

# MAINE STATE LEGISLATURE

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STATE OF MAINE  
129<sup>TH</sup> LEGISLATURE  
FIRST REGULAR SESSION



Summaries of bills, adopted amendments and laws enacted or finally passed

**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,  
INSURANCE AND FINANCIAL SERVICES**

August 2019

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# STATE OF MAINE

129<sup>TH</sup> LEGISLATURE  
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## LEGISLATIVE DIGEST OF BILL SUMMARIES AND ENACTED LAWS

This *Legislative Digest of Bill Summaries and Enacted Laws* contains summaries of all LDs and adopted amendments and all laws enacted or finally passed during the First Regular Session of the 129<sup>th</sup> Maine Legislature.

The *Digest* is arranged alphabetically by committee and within each committee by Legislative Document (LD) number. The committee report(s), prime sponsor and lead co-sponsor(s), if designated, are listed below each LD title. All adopted amendments are summarized and listed by paper number. A subject index is included with each committee. An appendix provides a summary of relevant session statistics.

Final action on each LD is noted to the right of the LD title. The following describes the various final actions.

*CARRIED OVER*..... carried over to a subsequent session of the Legislature  
*CON RES XXX*..... chapter # of constitutional resolution passed by both houses  
*CONF CMTE UNABLE TO AGREE*..... Committee of Conference unable to agree; legislation died  
*DIED BETWEEN HOUSES*..... House & Senate disagreed; legislation died  
*DIED IN CONCURRENCE*..... defeated in each house, but on different motions; legislation died  
*DIED ON ADJOURNMENT*..... action incomplete when session ended; legislation died  
*EMERGENCY*..... enacted law takes effect sooner than 90 days after session adjournment  
*FAILED, EMERGENCY ENACTMENT or FINAL PASSAGE*..... emergency failed to receive required 2/3 vote  
*FAILED, ENACTMENT or FINAL PASSAGE*..... failed to receive final majority vote  
*FAILED, MANDATE ENACTMENT*..... legislation proposing local mandate failed required 2/3 vote  
*HELD BY GOVERNOR*..... Governor has not signed; final disposition to be determined at subsequent session  
*LEAVE TO WITHDRAW*..... sponsor's request to withdraw legislation granted  
*NOT PROPERLY BEFORE THE BODY*..... ruled out of order by the presiding officer; legislation died  
*INDEF PP*..... indefinitely postponed; legislation died  
*ONTP, ACCEPTED, MAJORITY, MINORITY or REPORT X*... ought-not-to-pass report accepted; legislation died  
*P&S XXX*..... chapter # of enacted private & special law  
*PUBLIC XXX*..... chapter # of enacted public law  
*RESOLVE XXX*..... chapter # of finally passed resolve  
*VETO SUSTAINED*..... Legislature failed to override Governor's veto

The effective date for non-emergency legislation enacted in the First Regular Session of the 129<sup>th</sup> Legislature is Thursday, September 19, 2019. The effective date for legislation enacted as an emergency measure may be found in the enacted law summary for that legislation.

*Joint Standing Committee on Health Coverage, Insurance and Financial Services*

**LD 1793 An Act To Update the Laws Governing Personal Vehicle Rental Coverage**

**PUBLIC 376**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
SANBORN H	OTP-AM	S-255

This bill amends the definition of "private passenger motor vehicle" in the laws governing personal automobile insurance and rental vehicle coverage in the Maine Insurance Code. It clarifies that "private passenger motor vehicle" includes a sport utility vehicle, a pickup truck and a van, which are commonly rented vehicles.

**Committee Amendment "A" (S-255)**

This amendment requires the Superintendent of Insurance to adopt rules, including rules to further define the term "private passenger motor vehicle."

**Enacted Law Summary**

Public Law 2019, chapter 376 amends the definition of "private passenger motor vehicle" in the laws governing personal automobile insurance and rental vehicle coverage in the Maine Insurance Code. It clarifies that "private passenger motor vehicle" includes a sport utility vehicle, a pickup truck and a van, which are commonly rented vehicles and requires the Superintendent of Insurance to adopt rules, including rules to further define the term "private passenger motor vehicle."

**LD 1829 An Act Regarding Insurance Licensees**

**PUBLIC 382**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
FOLEY R	OTP-AM	S-264

This bill provides a fee of \$150 for surplus lines authority. It authorizes the Superintendent of Insurance to cancel the Maine license or authority of a nonresident insurance licensee subject to the Maine Revised Statutes, Title 24-A, chapter 16. Such a cancellation applies to a nonresident licensee only in the event that the licensee's license authority in the licensee's home state is no longer active and the Maine license has been granted on a reciprocal basis. It removes language that prohibits an adjuster seeking to provide adjusting services to an insured for a fee to be paid by the insured from soliciting an adjustment services contract to any person for at least 36 hours after an accident or occurrence as a result of which the person might have a potential claim.

**Committee Amendment "A" (S-264)**

This amendment adds a provision authorizing the Joint Standing Committee on Health Coverage, Insurance and Financial Services to report out a bill to the Second Regular Session of the 129th Legislature relating to the law governing the activities of licensed insurance adjusters.

**Enacted Law Summary**

Public Law 2019, chapter 382 provides a fee of \$150 for surplus lines authority. It authorizes the Superintendent of Insurance to cancel the Maine license or authority of a nonresident insurance licensee subject to the Maine Revised Statutes, Title 24-A, chapter 16. Such a cancellation applies to a nonresident licensee only in the event that the licensee's license authority in the licensee's home state is no longer active and the Maine license has been granted on a reciprocal basis. It removes language that prohibits an adjuster seeking to provide adjusting services to an insured for a fee to be paid by the insured from soliciting an adjustment services contract to any person for at least 36 hours

*Joint Standing Committee on Health Coverage, Insurance and Financial Services*

after an accident or occurrence as a result of which the person might have a potential claim.

Public Law 2019, chapter 382 also authorizes the Joint Standing Committee on Health Coverage, Insurance and Financial Services to report out a bill to the Second Regular Session of the 129th Legislature relating to the law governing the activities of licensed insurance adjusters.